

What is claimed is:

- 5
1. A method of delivering financial services information to a user at a terminal with a screen reading device, comprising:
- displaying financial services information on a display screen of the terminal in text readable by the screen reading device for the user;
- arranging the displayed text to be readable by the screen reading device in a pre-defined rational sequence for the user;
- providing a single, consistent navigation scheme for the user to
- 10 navigate the displayed financial services information; and
- receiving a selection for the user at the terminal related to the displayed financial services information.
2. The method of claim 1, wherein displaying the financial services information on the display screen of the terminal further comprises displaying the
- 15 information on the display screen of a computing device.
3. The method of claim 2, wherein displaying the information on the display screen of the computing device further comprises displaying the information on the display screen of the computing device coupled to a home banking server.
4. The method of claim 3, wherein displaying the information on the
- 20 display screen of the computing device further comprises displaying the information on the display screen of the computing device coupled to the home banking server over a network.
5. The method of claim 4, wherein displaying the information on the display screen of the computing device further comprises displaying the information
- 25 on the display screen of the computing device coupled to the home banking server over a global network.
6. The method of claim 1, wherein displaying the financial services information on the display screen of the terminal further comprises displaying the information on the display screen of an automatic teller machine.

7. The method of claim 6, wherein displaying the information on the display screen of the automatic teller machine further comprises displaying the information on the display screen of the automatic teller machine coupled to a host server.

5 8. The method of claim 7, wherein displaying the information on the display screen of the automatic teller machine further comprises displaying the information on the display screen of the automatic teller machine coupled to a host server over a network.

9. The method of claim 8, wherein displaying the information on the display screen of the automatic teller machine further comprises displaying the information on the display screen of the automatic teller machine coupled to the host server over a global network.

10 10. The method of claim 1, wherein displaying the financial services information on the display screen of the terminal further comprises displaying the information on the display screen of the terminal coupled to a server.

11. The method of claim 1, wherein displaying the financial services information in text readable by the screen reading device further comprises displaying all controls in the financial services information exclusively in text readable by the screen reading device.

20 12. The method of claim 1, wherein arranging the displayed text to be readable by the screen reading device in the pre-defined rational sequence further comprises arranging the displayed text to be readable by the screen reading device to make semantic sense to the user.

25 13. The method of claim 1, wherein arranging the displayed text to be readable in the pre-defined rational sequence further comprises arranging the displayed text to be readable by the screen reading device in at least one of a top to bottom and a left to right sequence on the display screen.

14. The method of claim 1, wherein arranging the displayed text to be readable in the pre-defined rational sequence further comprises arranging the

displayed text to be readable by the screen reading device in a top to bottom and a left to right sequence on the display screen.

15. The method of claim 1, wherein arranging the displayed text to be readable in the pre-defined rational sequence further comprises arranging portions of the displayed text consisting of a drop down list with a command such that the command is read for the user by the screen reading device in advance of the drop down list.

16. The method of claim 1, wherein arranging the displayed text to be readable in the pre-defined rational sequence further comprises arranging portions of the displayed text consisting of an input field with a textual label to associate the textual label with the input field for the user by the screen reading device.

17. The method of claim 16, wherein arranging portions of the displayed text consisting of an input field with a textual label further comprises arranging the portions of the displayed text with the textual label to the left of the input field to associate the textual label with the input field for the user by the screen reading device.

18. The method of claim 1, wherein arranging the displayed text to be readable in the pre-defined rational sequence further comprises omitting hyphens from the displayed text.

19. The method of claim 1, wherein arranging the displayed text to be readable in the pre-defined rational sequence further comprises omitting parentheses from the displayed text.

20. The method of claim 1, wherein providing the single, consistent navigation scheme further comprises displaying a minimum number of frames on the display screen of the terminal for the user.

21. The method of claim 20, wherein displaying the minimum number of frames further comprises displaying a single frame layout on the display screen of the terminal for the user.

22. The method of claim 20, wherein displaying the minimum number of frames further comprises displaying a two-frame layout on the display screen of the terminal for the user.

23. The method of claim 22, wherein displaying the two-frame layout further comprises displaying the two-frame layout consisting of a navigation frame and a work area frame on the display screen of the terminal for the user.

24. The method of claim 23, wherein displaying the two-frame layout further comprises displaying the two-frame layout consisting of a top navigation frame and a bottom work area frame on the display screen of the terminal for the user.

25. The method of claim 1, wherein providing the single, consistent navigation scheme further comprises providing the navigation scheme consisting at least in part of at least one of a navigation bar, a link to a main menu, and a link for sign off.

26. The method of claim 25, wherein providing the navigation scheme further comprises displaying a screen with the navigation scheme consisting at least in part of at least one of the link to the main menu and the link for sign off at the top of the screen.

27. The method of claim 1, wherein receiving the selection further comprises receiving the selection for the user at the terminal via an input field of the displayed text and an input device of the terminal.

28. The method of claim 27, wherein receiving the selection further comprises receiving the selection for the user at the terminal via the input field and a keyboard input device of the terminal.

29. The method of claim 28, wherein receiving the selection further comprises receiving the selection for the user at the terminal via the input field exclusively with keyboard commands on the keyboard input device.

30. The method of claim 1, wherein receiving the selection further comprises receiving the selection for the user for at least one task related to the displayed financial services information selected from a group of tasks consisting of

signing on for a session, verifying clearance of a check, scheduling a transfer of funds, paying a bill, and ending a session.

31. The method of claim 1, further comprising providing a templating scheme for displaying and arranging the text, for providing the navigation scheme,
5 and for receiving the selection for a visually impaired user.

32. A system for delivering financial services to a user, comprising:
a terminal with a display screen and a screen reading device for
displaying financial services information in text readable by the screen reading
device for the user;

10 means for arranging the displayed text to be readable by the screen
reading device in a pre-defined rational sequence for the user;

means for providing a single, consistent navigation scheme for the
user to navigate the displayed financial services information; and

15 an input device of the terminal for receiving a selection for the user
related to the displayed financial services information.

33. The system of claim 32, wherein the terminal further comprises a
computing device.

34. The system of claim 33, wherein the computing device is coupled to a
home banking server.

20 35. The system of claim 34, wherein the computing device is coupled to
the home banking server over a network.

36. The system of claim 35, where the computing device is coupled to the
home banking server over a global network.

25 ~~37~~ 36. The system of claim 32, wherein the terminal further comprises an
automatic teller machine.

~~38~~ 37. The system of claim ~~36~~ ³⁷, wherein the automatic teller machine is
coupled to a host server.

~~39~~ 38. The system of claim ~~37~~ ³⁸, wherein the automatic teller machine is
coupled to the host server over a network.

~~40 39~~. The system of claim ~~38~~³⁹, wherein the automatic teller machine is coupled to the host server over a global network.

~~41 40~~. The system of claim 32, wherein the means for arranging the displayed text further comprises a templating scheme for a visually impaired person.

5 ~~42 41~~. The system of claim ~~40~~⁴¹, wherein the templating scheme further comprises the templating scheme with the displayed text arranged to be readable by the screen reading device to make semantic sense to the user.

~~43 42~~. The system of claim ~~40~~⁴¹, wherein the templating scheme further comprises the templating scheme with the displayed text arranged to be readable by
10 the screen reading device in at least one of a top to bottom and a left to right sequence on the display screen.

~~44 43~~. The system of claim ~~40~~⁴¹, wherein the templating scheme further comprises the templating scheme with the displayed text arranged to be readable by
15 the screen reading device in a top to bottom and a left to right sequence on the display screen.

~~45 44~~. The system of claim ~~40~~⁴¹, wherein the templating scheme further comprises the templating scheme with portions of the displayed text consisting of a drop down list with a command arranged such that the command is read for the user
20 by the screen reading device in advance of the drop down list.

~~46 45~~. The system of claim ~~40~~⁴¹, wherein the templating scheme further comprises the templating scheme with portions of the displayed text consisting of an input field with a textual label arranged to associate the textual label with the input field for the user by the screen reading device.

~~47 46~~. The system of claim ~~45~~⁴⁶, wherein the templating scheme further
25 comprises the templating scheme with portions of the displayed text consisting of the input field with the textual label arranged with the textual label to the left of the input field to associate the textual label with the input field for the user by the screen reading device.

~~48 47~~. The system of claim ~~40~~⁴¹, wherein the templating scheme further
30 comprises the templating scheme with hyphens omitted from the displayed text.

~~49~~ ⁴¹ 48. The system of claim ~~40~~, wherein the templating scheme further comprises the templating scheme with parentheses omitted from the displayed text.

~~50~~ ⁴⁹ 49. The method of claim 32, wherein the means for providing the single, consistent navigation scheme further comprises a templating scheme for a visually
5 impaired person with a minimum number of frames displayed on the display screen of the terminal for the user.

~~51~~ ⁵⁰ 50. The method of claim ~~49~~, wherein the templating scheme further comprises a single frame layout displayed on the display screen of the terminal for the user.

~~52~~ ⁵⁰ 51. The method of claim ~~49~~, wherein the templating scheme further comprises a two-frame layout displayed on the display screen of the terminal for the
10 user.

~~53~~ ⁵² 52. The method of claim ~~51~~, wherein the templating scheme further comprises the two-frame layout consisting of a navigation frame and a work area
15 frame displayed on the display screen of the terminal for the user.

~~54~~ ⁵³ 53. The method of claim ~~52~~, wherein the templating scheme further comprises the two-frame layout consisting of a top navigation frame and a bottom work area frame displayed on the display screen of the terminal for the user.

~~55~~ ⁵⁴ 54. The method of claim 32, wherein the means for providing the single,
20 consistent navigation scheme further comprises a templating scheme for a visually impaired person with at least one of a navigation bar, a link to a main menu, and a link for sign off displayed on the display screen for the user.

~~56~~ ⁵⁵ 55. The method of claim ~~54~~, wherein the templating scheme further comprises the templating scheme with at least one of the link to the main menu and
25 the link for sign off displayed at the top of the display screen for the user.

~~57~~ ⁵⁶ 56. The method of claim 32, wherein the input device further comprises a keyboard input device of the terminal.